


IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF ALABAMA  
SOUTHERN DIVISION

JEROME ADAMS,	}	
	}	
Plaintiff,	}	
	}	
v.	}	CIVIL ACTION NO.
	}	07-AR-1243-S
	}	
NATIONAL UNION FIRE INSURANCE	}	
COMPANY OF PITTSBURGH, PA,	}	
	}	
Defendant.	}	

**MEMORANDUM OPINION**

The court hereby incorporates by reference the oral opinion it delivered in open court on this date. It can be transcribed by the court reporter if necessary. The court believes that it there explained the orders which now will be separately entered.

DONE this 13th day of February, 2009.

  
WILLIAM M. ACKER, JR.  
UNITED STATES DISTRICT JUDGE